

Certificate Number: 03621-PAE-DE-039290170

Bankruptcy Case Number: 18-10069



03621-PAE-DE-039290170

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 30, 2025, at 8:21 o'clock AM EST, Crystal Y Light completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 30, 2025 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor